

Debtor 1 WILLIAM R. NIESER

Debtor 2 KATHLEEN A. NIESER  
(Spouse, if filing)

United States Bankruptcy Court for the: Western District of Pennsylvania  
(State)

Case Number: 13-22073CMB

## Form 4100N

## Notice of Final Cure Payment

10/15

File a separate notice for each creditor.

According to Bankruptcy Rule 3002.1(f), the trustee gives notice that the amount required to cure the prepetition default in the claim below has been paid in full and the debtor(s) have completed all payments under the plan.

**Part 1: Mortgage Information**

Name of creditor: US BANK NA - INDENTURE TRUSTEE Court claim no. (if known): 19

Last 4 digits of any number you use to identify the debtor's account 9 0 5 6

Property Address: 1037 OLD HILLS RD  
MCKEESPORT PA 15135

**Part 2: Cure Amount**

Total cure disbursements made by the trustee:	Amount
a. Allowed prepetition arrearage:	(a) \$ <u>9,543.18</u>
b. Prepetition arrearage paid by the trustee:	(b) \$ <u>9,543.18</u>
c. Amount of postpetition fees, expenses, and charges recoverable under Bankruptcy Rule 3002.1(c):	(c) \$ <u>2,238.84</u>
d. Amount of postpetition fees, expenses, and charges recoverable under Bankruptcy Rule 3002.1(c) and paid by the trustee:	(d) \$ <u>2,238.84</u>
e. Allowed postpetition arrearage:	(e) \$ <u>0.00</u>
f. Postpetition arrearage paid by the trustee:	+ (f) \$ <u>0.00</u>
g. <b>Total.</b> Add lines b, d, and f.	(g) \$ <u>11,782.02</u>

**Part 3: Postpetition Mortgage Payment**

Check one

☒ Mortgage is paid through the trustee.

Current monthly mortgage payment

\$ \$1,280.95

The next postpetition payment is due on

8 / 1 / 2018  
MM / DD / YYYY☐ Mortgage is paid directly by the debtor(s).

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**Part 4: A Response Is Required By Bankruptcy Rule 3002.1(g)**

Under Bankruptcy Rule 3002.1(g), the creditor must file and serve on the debtor(s), their counsel, and the trustee, within 21 days after service of this notice, a statement indicating whether the creditor agrees that the debtor(s) have paid in full the amount required to cure the default and stating whether the debtor(s) have (i) paid all outstanding postpetition fees, costs, and escrow amounts due, and (ii) consistent with § 1322(b)(5) of the Bankruptcy Code, are current on all postpetition payments as of the date of the response. Failure to file and serve the statement may subject the creditor to further action of the court, including possible sanctions.

To assist in reconciling the claim, a history of payments made by the trustee is attached to copies of this notice sent to the debtor(s) and the creditor.

X/s/ Ronda J. Winnecour  
Signature

Date 07/11/2018

Trustee Ronda J. Winnecour

Address CHAPTER 13 TRUSTEE WD PA  
600 GRANT STREET  
SUITE 3250 US STEEL TWR  
PITTSBURGH, PA 15219

Contact phone (412) 471-5566

Email [cmecf@chapter13trusteewdpa.com](mailto:cmecf@chapter13trusteewdpa.com)

Debtor 1 **WILLIAM R. NIESER**  
Name

Case number (if known) **13-22073CMB**

### Disbursement History

Date	Check #	Name	Posting Type	Amount
<b><u>MORTGAGE ARR. (Part 2 (b))</u></b>				
09/29/2014	0911131	HSBC MORTGAGE SVCS (RE)*	AMOUNTS DISBURSED TO CREDITOR	305.47
10/29/2014	0915201	HSBC MORTGAGE SVCS (RE)*	AMOUNTS DISBURSED TO CREDITOR	118.60
11/24/2014	0919308	HSBC MORTGAGE SVCS (RE)*	AMOUNTS DISBURSED TO CREDITOR	118.72
12/22/2014	0923921	HSBC MORTGAGE SVCS (RE)*	AMOUNTS DISBURSED TO CREDITOR	118.72
01/27/2015	0927919	HSBC MORTGAGE SVCS (RE)*	AMOUNTS DISBURSED TO CREDITOR	473.60
02/24/2015	0932026	HSBC MORTGAGE SVCS (RE)*	AMOUNTS DISBURSED TO CREDITOR	118.72
03/26/2015	0936086	HSBC MORTGAGE SVCS (RE)*	AMOUNTS DISBURSED TO CREDITOR	473.60
05/26/2015	0944393	HSBC MORTGAGE SVCS (RE)*	AMOUNTS DISBURSED TO CREDITOR	237.12
06/23/2015	0948371	HSBC MORTGAGE SVCS (RE)*	AMOUNTS DISBURSED TO CREDITOR	169.00
07/28/2015	0952393	HSBC MORTGAGE SVCS (RE)*	AMOUNTS DISBURSED TO CREDITOR	605.45
08/26/2015	0956462	HSBC MORTGAGE SVCS (RE)*	AMOUNTS DISBURSED TO CREDITOR	230.31
09/28/2015	0960407	HSBC MORTGAGE SVCS (RE)*	AMOUNTS DISBURSED TO CREDITOR	224.42
10/26/2015	0964335	HSBC MORTGAGE SVCS (RE)*	AMOUNTS DISBURSED TO CREDITOR	583.36
11/24/2015	0968491	HSBC MORTGAGE SVCS (RE)*	AMOUNTS DISBURSED TO CREDITOR	230.31
12/22/2015	0972532	HSBC MORTGAGE SVCS (RE)*	AMOUNTS DISBURSED TO CREDITOR	230.31
01/26/2016	0976534	HSBC MORTGAGE SVCS (RE)*	AMOUNTS DISBURSED TO CREDITOR	583.36
02/24/2016	0980504	HSBC MORTGAGE SVCS (RE)*	AMOUNTS DISBURSED TO CREDITOR	230.31
03/28/2016	0984523	HSBC MORTGAGE SVCS (RE)*	AMOUNTS DISBURSED TO CREDITOR	583.36
04/22/2016	0988769	HSBC MORTGAGE SVCS (RE)*	AMOUNTS DISBURSED TO CREDITOR	236.20
05/24/2016	0992718	HSBC MORTGAGE SVCS (RE)*	AMOUNTS DISBURSED TO CREDITOR	236.20
07/26/2016	1007193	US BANK NA - INDENTURE TRUSTEE	AMOUNTS DISBURSED TO CREDITOR	472.28
08/26/2016	1011235	US BANK NA - INDENTURE TRUSTEE	AMOUNTS DISBURSED TO CREDITOR	945.25
09/27/2016	1015167	US BANK NA - INDENTURE TRUSTEE	AMOUNTS DISBURSED TO CREDITOR	236.20
10/26/2016	1018862	US BANK NA - INDENTURE TRUSTEE	AMOUNTS DISBURSED TO CREDITOR	222.93
11/21/2016	1022111	US BANK NA - INDENTURE TRUSTEE	AMOUNTS DISBURSED TO CREDITOR	222.93
12/21/2016	1025454	US BANK NA - INDENTURE TRUSTEE	AMOUNTS DISBURSED TO CREDITOR	222.93
01/27/2017	1028980	US BANK NA - INDENTURE TRUSTEE	AMOUNTS DISBURSED TO CREDITOR	930.88
02/24/2017	1032337	US BANK NA - INDENTURE TRUSTEE	AMOUNTS DISBURSED TO CREDITOR	182.64
				<u>9,543.18</u>

### **Post Petition Claim (1305) (Part 2 (d))**

04/24/2018	1078500	US BANK NA - INDENTURE TRUSTEE	AMOUNTS DISBURSED TO CREDITOR	2,238.84
				<u>2,238.84</u>

### **MORTGAGE REGULAR PAYMENT (Part 3)**

09/26/2013	0862151	HSBC MORTGAGE SVCS (RE)*	AMOUNTS DISBURSED TO CREDITOR	5,499.34
10/25/2013	0866260	HSBC MORTGAGE SVCS (RE)*	AMOUNTS DISBURSED TO CREDITOR	1,554.86
11/22/2013	0870339	HSBC MORTGAGE SVCS (RE)*	AMOUNTS DISBURSED TO CREDITOR	972.48
12/23/2013	0874368	HSBC MORTGAGE SVCS (RE)*	AMOUNTS DISBURSED TO CREDITOR	1,121.32
01/28/2014	0878408	HSBC MORTGAGE SVCS (RE)*	AMOUNTS DISBURSED TO CREDITOR	1,237.12
02/25/2014	0882512	HSBC MORTGAGE SVCS (RE)*	AMOUNTS DISBURSED TO CREDITOR	1,487.36
03/25/2014	0886582	HSBC MORTGAGE SVCS (RE)*	AMOUNTS DISBURSED TO CREDITOR	1,156.29
04/25/2014	0890658	HSBC MORTGAGE SVCS (RE)*	AMOUNTS DISBURSED TO CREDITOR	1,501.56
05/28/2014	0894795	HSBC MORTGAGE SVCS (RE)*	AMOUNTS DISBURSED TO CREDITOR	1,311.98
06/25/2014	0898833	HSBC MORTGAGE SVCS (RE)*	AMOUNTS DISBURSED TO CREDITOR	1,362.58
07/24/2014	0902971	HSBC MORTGAGE SVCS (RE)*	AMOUNTS DISBURSED TO CREDITOR	1,730.25
08/26/2014	0907014	HSBC MORTGAGE SVCS (RE)*	AMOUNTS DISBURSED TO CREDITOR	1,395.05
09/29/2014	0911131	HSBC MORTGAGE SVCS (RE)*	AMOUNTS DISBURSED TO CREDITOR	1,445.96
10/29/2014	0915201	HSBC MORTGAGE SVCS (RE)*	AMOUNTS DISBURSED TO CREDITOR	1,280.95
11/24/2014	0919308	HSBC MORTGAGE SVCS (RE)*	AMOUNTS DISBURSED TO CREDITOR	1,280.95
12/22/2014	0923921	HSBC MORTGAGE SVCS (RE)*	AMOUNTS DISBURSED TO CREDITOR	1,280.95
01/27/2015	0927919	HSBC MORTGAGE SVCS (RE)*	AMOUNTS DISBURSED TO CREDITOR	1,280.95
02/24/2015	0932026	HSBC MORTGAGE SVCS (RE)*	AMOUNTS DISBURSED TO CREDITOR	1,280.95
03/26/2015	0936086	HSBC MORTGAGE SVCS (RE)*	AMOUNTS DISBURSED TO CREDITOR	1,280.95
04/24/2015	0940201	HSBC MORTGAGE SVCS (RE)*	AMOUNTS DISBURSED TO CREDITOR	1,048.39
05/26/2015	0944393	HSBC MORTGAGE SVCS (RE)*	AMOUNTS DISBURSED TO CREDITOR	1,513.51
06/23/2015	0948371	HSBC MORTGAGE SVCS (RE)*	AMOUNTS DISBURSED TO CREDITOR	1,280.95
07/28/2015	0952393	HSBC MORTGAGE SVCS (RE)*	AMOUNTS DISBURSED TO CREDITOR	1,280.95
08/26/2015	0956462	HSBC MORTGAGE SVCS (RE)*	AMOUNTS DISBURSED TO CREDITOR	1,280.95
09/28/2015	0960407	HSBC MORTGAGE SVCS (RE)*	AMOUNTS DISBURSED TO CREDITOR	1,280.95
10/26/2015	0964335	HSBC MORTGAGE SVCS (RE)*	AMOUNTS DISBURSED TO CREDITOR	1,280.95
11/24/2015	0968491	HSBC MORTGAGE SVCS (RE)*	AMOUNTS DISBURSED TO CREDITOR	1,280.95
12/22/2015	0972532	HSBC MORTGAGE SVCS (RE)*	AMOUNTS DISBURSED TO CREDITOR	1,280.95

Debtor 1

**WILLIAM R. NIESER**  
Name

Case number (if known) **13-22073CMB**

**Disbursement History**

Date	Check #	Name	Posting Type	Amount
<b><u>MORTGAGE REGULAR PAYMENT (Part 3) Continued...</u></b>				
01/26/2016	0976534	HSBC MORTGAGE SVCS (RE)*	AMOUNTS DISBURSED TO CREDITOR	1,280.95
02/24/2016	0980504	HSBC MORTGAGE SVCS (RE)*	AMOUNTS DISBURSED TO CREDITOR	1,280.95
03/28/2016	0984523	HSBC MORTGAGE SVCS (RE)*	AMOUNTS DISBURSED TO CREDITOR	1,280.95
04/22/2016	0988769	HSBC MORTGAGE SVCS (RE)*	AMOUNTS DISBURSED TO CREDITOR	1,280.95
05/24/2016	0992718	HSBC MORTGAGE SVCS (RE)*	AMOUNTS DISBURSED TO CREDITOR	1,280.95
06/27/2016	1003243	US BANK NA - INDENTURE TRUSTEE	AMOUNTS DISBURSED TO CREDITOR	1,152.71
07/26/2016	1007193	US BANK NA - INDENTURE TRUSTEE	AMOUNTS DISBURSED TO CREDITOR	1,409.19
08/26/2016	1011235	US BANK NA - INDENTURE TRUSTEE	AMOUNTS DISBURSED TO CREDITOR	1,280.95
09/27/2016	1015167	US BANK NA - INDENTURE TRUSTEE	AMOUNTS DISBURSED TO CREDITOR	1,280.95
10/26/2016	1018862	US BANK NA - INDENTURE TRUSTEE	AMOUNTS DISBURSED TO CREDITOR	1,280.95
11/21/2016	1022111	US BANK NA - INDENTURE TRUSTEE	AMOUNTS DISBURSED TO CREDITOR	1,280.95
12/21/2016	1025454	US BANK NA - INDENTURE TRUSTEE	AMOUNTS DISBURSED TO CREDITOR	1,280.95
01/27/2017	1028980	US BANK NA - INDENTURE TRUSTEE	AMOUNTS DISBURSED TO CREDITOR	1,280.95
02/24/2017	1032337	US BANK NA - INDENTURE TRUSTEE	AMOUNTS DISBURSED TO CREDITOR	1,280.95
03/28/2017	1035790	US BANK NA - INDENTURE TRUSTEE	AMOUNTS DISBURSED TO CREDITOR	1,280.95
04/21/2017	1039018	US BANK NA - INDENTURE TRUSTEE	AMOUNTS DISBURSED TO CREDITOR	1,280.95
05/25/2017	1042322	US BANK NA - INDENTURE TRUSTEE	AMOUNTS DISBURSED TO CREDITOR	1,280.95
06/27/2017	1045728	US BANK NA - INDENTURE TRUSTEE	AMOUNTS DISBURSED TO CREDITOR	1,280.95
07/25/2017	1049017	US BANK NA - INDENTURE TRUSTEE	AMOUNTS DISBURSED TO CREDITOR	1,280.95
08/25/2017	1052368	US BANK NA - INDENTURE TRUSTEE	AMOUNTS DISBURSED TO CREDITOR	1,280.95
09/26/2017	1055713	US BANK NA - INDENTURE TRUSTEE	AMOUNTS DISBURSED TO CREDITOR	1,280.95
10/25/2017	1059050	US BANK NA - INDENTURE TRUSTEE	AMOUNTS DISBURSED TO CREDITOR	1,280.95
11/21/2017	1062283	US BANK NA - INDENTURE TRUSTEE	AMOUNTS DISBURSED TO CREDITOR	1,280.95
12/21/2017	1065637	US BANK NA - INDENTURE TRUSTEE	AMOUNTS DISBURSED TO CREDITOR	1,280.95
01/25/2018	1068898	US BANK NA - INDENTURE TRUSTEE	AMOUNTS DISBURSED TO CREDITOR	1,280.95
02/23/2018	1072059	US BANK NA - INDENTURE TRUSTEE	AMOUNTS DISBURSED TO CREDITOR	1,280.95
03/28/2018	1075271	US BANK NA - INDENTURE TRUSTEE	AMOUNTS DISBURSED TO CREDITOR	1,280.95
04/24/2018	1078500	US BANK NA - INDENTURE TRUSTEE	AMOUNTS DISBURSED TO CREDITOR	1,280.95
05/25/2018	1081783	US BANK NA - INDENTURE TRUSTEE	AMOUNTS DISBURSED TO CREDITOR	1,280.95
06/22/2018	1084894	US BANK NA - INDENTURE TRUSTEE	AMOUNTS DISBURSED TO CREDITOR	1,280.95
				<hr/> 79,418.90

**CERTIFICATE OF SERVICE**

I hereby certify that on the date shown below, I served a true and correct copy of Notice of Final Cure Payment upon the following, by regular United States mail, postage prepaid, addressed as follows:

WILLIAM R. NIESER  
KATHLEEN A. NIESER  
1037 OLD HILLS ROAD  
MCKEESPORT, PA 15135

PAUL W MCEL RATH JR ESQ  
MCEL RATH LEGAL HOLDINGS LLC  
1641 SAW MILL RUN BLVD  
PITTSBURGH, PA 15210

US BANK NA - INDENTURE TRUSTEE  
C/O SELECT PORTFOLIO SVCNG\*  
PO BOX 65450  
SALT LAKE CITY, UT 84165

SELECT PORTFOLIO SERVICING INC\*\*  
ATTN BANKRUPTCY NOTICING  
3217 S DECKER LAKE DR  
SALT LAKE CITY, UT 84119

JAMES C WARMBRODT ESQ  
KML LAW GROUP PC  
701 MARKET ST STE 5000  
PHILADELPHIA, PA 19106

7/11/18

/s/ Renee Ward

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Administrative Assistant  
Office of the Chapter 13 Trustee